32 (new).   A computer-implemented method for providing a consumer-to-consumer payment service via a computer network, comprising the steps of:

receiving from a remote computer a registration of a disbursement instrument by a seller;

receiving a command via the computer network to pay the seller a disbursement amount of money in exchange for an item from the seller to a buyer;

notifying, via the computer network, the seller to ship the item to the buyer through a shipping service using a tracking number;

determining that a shipping service tracking database maintained by the shipping service indicates that the item corresponding to the tracking number has been delivered; and

if the seller has completed shipment of the item to the buyer, ordering a transfer of a disbursement amount of money through the disbursement instrument to the seller.

33 (new).   The method of claim 32, further comprising the steps of:

receiving from a second remote computer a registration of a payment instrument by the buyer; and

obtaining an authorization by a third party for payment through the payment instrument.

34 (new).   The method of claim 32, wherein the step of receiving a command via the computer network to pay the seller a disbursement amount of money comprises receiving from a remote transaction facilitator referral for payment processing of a transaction.

35 (new).   The method of claim 32, wherein determining that the shipping service tracking database maintained by the shipping service indicates that the item corresponding to the tracking number has been delivered comprises periodically querying the shipping service tracking database for a delivery status of the item corresponding to the tracking number until the shipping service tracking database indicates that the item has been delivered.

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36 (new).   The method of claim 32, wherein determining that the shipping service tracking database maintained by the shipping service indicates that the item corresponding to the tracking number has been delivered comprises:

requesting the shipping service tracking database to respond with a message that the item has been delivered after the shipping service tracking database is updated to reflect delivery of the item corresponding to the tracking number; and

receiving a message from the shipping service tracking database that the item has been delivered.

37 (new).   The method of claim 32, further comprising the steps of:

determining a delivery date on which the shipping service tracking database indicates that the item was delivered to the buyer;

providing the buyer with an opportunity to indicate that the item is acceptable or an opportunity to indicate that the item is unacceptable with a certain predetermined amount of time from the delivery date.

38 (new).   A computer-implemented method for providing a consumer-to-consumer payment service via a compute network, comprising the steps of:

receiving from a remote computer a registration of a disbursement instrument by a seller;

receiving a command via the computer network to pay the seller a disbursement amount of money in exchange for an item from the seller to a buyer;

notifying, via the computer network, the seller to ship the item to the buyer using a shipping service;

receiving from the seller via the compute network a tracking number, provided to the seller by the shipping service, corresponding to the item;

determining that a shipping service tracking database maintained by the shipping service indicates that the item corresponding to the tracking number has been delivered; and

if the seller has completed shipment of the item to the buyer, ordering a transfer of the disbursement amount of money through the disbursement instrument to the seller.

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39 (new).   The method of claim 38, further comprising the steps of:

determining a date on which a shipping service tracking database, maintained by a shipping service the seller used to ship the item to the buyer, indicates that the item was delivered to the buyer;

providing the buyer with an opportunity to indicate that the item is acceptable and an opportunity to indicate that the item is unacceptable;

determining if the buyer indicates that the item is unacceptable during a predetermined amount of time measured from the date on which the shipping service tracking database indicates that the item was delivered to the buyer;

if the buyer indicates that the item is unacceptable during the predetermined amount of time measured from the date on which the shipping service tacking database indicates that the item was delivered to the buyer, then determining that the seller has not completed shipment of the item to the buyer; and

if the buyer does not indicate that the item is unacceptable during the predetermined amount of time measured from the date on which the shipping service tacking database indicates that the item was delivered to the buyer, then determining that the seller has completed shipment of the item to the buyer.

40 (new).   The method of claim 38, further comprising refunding money to the buyer if the seller has not completed shipment of the item to the buyer.

41 (new).   The method of claim 38, further comprising the steps of:

receiving from a second remote computer a registration of a payment instrument by the buyer; and

obtaining an authorization by a third party for payment through the payment instrument.

42 (new).   The method of claim 38, wherein receiving a command via the computer network to pay the seller a disbursement amount of money comprises receiving from a remote transaction facilitator referral for payment processing of a transaction.

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43 (new).   A computer-implemented method for providing a consumer-to-consumer payment service via a computer network, comprising the steps of:

receiving from a seller's remote computer registration information for a disbursement instrument;

receiving a command via the computer network to pay the seller a disbursement amount of money in exchange for an item from the seller to a buyer;

notifying, via the computer network, the seller to ship the item to the buyer through a shipping service using a tracking number;

determining a date on which a shipping service tracking database, maintained by a shipping service the seller used to ship the item to the buyer, indicates that the item was delivered to the buyer;

providing the buyer with an opportunity to indicate that the item is acceptable and an opportunity to indicate that the item is unacceptable;

determining if the buyer indicates that the item is unacceptable during a predetermined amount of time measured from the date on which the shipping service tracking database indicates that the item was delivered to the buyer;

if the buyer indicates that the item is unacceptable during the predetermined amount of time measured from the date on which the shipping service tracking database indicates that the item was delivered to the buyer, then determining that the seller has not completed shipment of the item to the buyer;

if the buyer does not indicate that the item is unacceptable during the predetermined amount of time measured from the date on which the shipping service tacking database indicates that the item was delivered to the buyer, then determining that the seller has completed shipment of the item to the buyer; and

if the seller has completed shipment of the item to the buyer, ordering a transfer of the disbursement amount of money through the disbursement instrument to the seller.

44 (new).   The method of claim 43, further comprising refunding money to the buyer if the seller has not completed shipment of the item to the buyer.

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45 (new).   The method of claim 43, wherein receiving a command via the computer network to pay the seller a disbursement amount of money comprises receiving from a remote transaction facilitator referral for payment processing of a transaction.

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